

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)



Order Filed on November 5, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Alfredo F. Chao and  
Chris Anne Chao

Case No.: 18-24434 (VFP)

Hearing Date: 11/1/2018

Judge: Vincent F. Papalia

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**ORDER DENYING MOTION OR  
APPLICATION FOR THE ENTRY OF AN ORDER  
TO PARTICIPATE IN LOSS MITIGATION**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 5, 2018**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

A motion or application having been filed on September 10, 20 18 by Javier Merino, on behalf of the debtors, for entry of an order as set forth above, all interested parties having been duly served, the Court having considered all of the papers submitted, along with any arguments of counsel, and for good cause shown; it is

ORDERED that the aforesaid motion or application is denied.\*

The successful party shall serve this order on the debtor, any trustee and all parties who entered an appearance on this matter.

\*for the reasons set forth on the record on November 1, 2018.